



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing

Department of Health and Family Services

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MEMORANDUM

DATE: April 26, 2002

TO: Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Plan 2 policyholders

FROM: Margaret Kristan, Director
Health Insurance Risk Sharing Plan *Margaret Kristan*

SUBJECT: New premium rates effective July 1, 2002, for Plan 2 (Medicare beneficiaries)

The Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Board of Governors recently approved new premium rate schedules, effective with your first renewal on and after July 1, 2002.

Rates will increase an average of 30.8% for Plan 2. Actual premium increases will range from 23.3% to 33.5%, depending on your age, gender, and zone of residence. This increase:

- Reflects industry-wide cost increases.
- Brings these premiums up to a level that more accurately reflects claims costs for Plan 2 policyholders.

New monthly premium rate schedules are printed on the back of this memorandum. To determine your new base premium rate, complete the following steps:

1. Find your gender, age bracket, and zone of residence as indicated by the ZIP code ranges defined in the key below the tables.
2. The amount printed in the box where the age row and zone column meet is your monthly premium before adjustment for hardship and premium reductions.

Your May 31, 2002, billing notice will indicate your individual premiums based on these increases. ***If you have applied for a reduced premium, HIRSP will adjust rates according to your level of reduction.***

If you have any questions, please contact HIRSP Customer Service at (800) 828-4777 or (608) 221-4551.

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Monthly Premium

Subsidy Level 0 — Household Income* \$25,000.00 or More

Effective Date: July 1, 2002

Plan 2/Male (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$128.00	\$114.00	\$102.00
25 - 29	\$134.00	\$120.00	\$107.00
30 - 34	\$150.00	\$135.00	\$120.00
35 - 39	\$174.00	\$158.00	\$140.00
40 - 44	\$207.00	\$186.00	\$165.00
45 - 49	\$263.00	\$236.00	\$210.00
50 - 54	\$348.00	\$312.00	\$279.00
55 - 59	\$461.00	\$416.00	\$369.00
60 - 64	\$587.00	\$528.00	\$468.00
65 +	\$587.00	\$528.00	\$468.00

Plan 2/Female (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$128.00	\$114.00	\$102.00
19 - 24	\$164.00	\$147.00	\$131.00
25 - 29	\$180.00	\$162.00	\$144.00
30 - 34	\$200.00	\$179.00	\$159.00
35 - 39	\$228.00	\$207.00	\$183.00
40 - 44	\$258.00	\$231.00	\$207.00
45 - 49	\$300.00	\$272.00	\$240.00
50 - 54	\$357.00	\$321.00	\$285.00
55 - 59	\$419.00	\$377.00	\$335.00
60 - 64	\$489.00	\$440.00	\$390.00
65 +	\$489.00	\$440.00	\$390.00

Zone 1 = ZIP codes **532**__

Zone 2 = ZIP codes **530**__, **531**__, **534**__, and **537**__

Zone 3 = All other ZIP codes

* Household Income as defined in Section 71.52(5), Wisconsin Statutes